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4011-2 Austin St

#### CAPITAL \$50,000.

A. M. GRIBBLE, Pres., T. N. McMULLEN, Secy.

Desirable real estate for sale in all parts of the city on liberal terms.

Correspondence solicited.

J. W. MANN, President. T. C. TIBBS, Vice-President. J. K. ROSE, Sec. and Treas.

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ICE, COLD STORAGE ANDCOAL.

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WM. CAMERON, Coe Presidents.

J. K. Rosm, Cashi
A L. Brown, Assistant

First Ne

WACO. : TEXAS CAPITAL, \$500,000. SURPLUS AND PROFITS, \$85,000.

DIRECTORS—E. Rotan, Wm. Cameron, Tom Padgitt, J. K. Rose, W. V. Fort, W. M. Rellett, D. R. Wallace, W. R. Dunnica, Wm. Brenstedt, M. A. Cooper DF Accounts of Banks, Bankers, Merchants and others are solicited. We possess unsurpassed scilities for making collections.

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res. M. A. Sullivan, Cashier. T. B Dockery, Ass't Cashier.

CAPITAL \$135,000

**SURPLUS \$50,000** 

### THE WACO STATE BANK

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## WACO DAILY NEWS

The paper for the Business man, the Mechanic, the Artisan.

# **The Paper for the Family**

More Local News than was Ever Printed in a Waco Daily before and

# It is Only 50c a Month

When you see it in The News you know it Is So.

Read and keep Posted

#### PERSONA L.

Hon J. H. Ma'thews of Lampasas, is a guest of the Hotel Royal.

Mr. F. J. Hobson of the St. Joseph Bridge and Iron company, is visiting relatives in the city.

Dero M. Wood, of the J. Hansel Wood Shoe and Clothing company, left Saturday night for Hope, Ark, on a few days visit.

Mr. Billy Kessinger, a popular saloon man of Corsicana, arrived in the city yesterday. He returned this afternoon on the Cotton Belt.

Dr. J. W. Hunter of Waco, is called to Moody today in consultation with Dr. J. M. Witt over Mrs. B Payne living three miles from Moody.

Mr. J. G. Mallette, a well known citizen of Fort Worth, was in the city today. He was en route to Llano where he goes to attend the sale of lots.

Mr. Robert Bell, general passenger and freight age at of the Texas Central, has returned from New York where he went to attend a meeting of railroad men.

#### Hair-Dressing.

I have secured the services of Miss Gentle Davis of New York City, ladies' suitsite hair dresser. Bangs cut and curled and hair dressed in the latest syles. Children's hair cut, shampooing, hair dried in ten minutes with dryer. Hair made to order, wige, bangs, braids, etc.

MRS. B. J. DOSS, 400 1/2 AUSTIN ST.

What I Know About Hardware and Interest

The laws which regulate interest are simular to those which regulate insurance. The risk of loss determines the rate. Some property can be insured at 1 per cent, some at 2 1 2 per cent, some at 5 per cent. and some property cannot be insured for less than 10 per cent. Powder houses and oil houses cannot be insured at all. Some citizens of Waco can borrow all the money they want at 5 per cent., others have to pay 16 per cent.; others cannot borrow any money at any rate. An act to regulate the rise and fall of the Mississippi river or the rise and fall of the thermometer, would be no more absurd than an act to regulate the rate of interest or insurance. Our law makers in their great wisdom (?) thought that a 10 per cent. usury law would cause money lenders to run after borrowers and beg them to take their money at a low rate. If any borrower has been overwhelmed with offers of cheap money, the fact has never been made known. No one will pay 15 per cent, for money unless it will cost him more not to borrow, but under the law, loans whose risk is worth more than 10 per cent. cannot be made at all.

I loaned our visiting firemen a large lot of knives and forks and tea spoons for one meal. The knives and forks I offer now at 50 cents a set. The same kind new are cheap at 75 cents. The spoons—heavy triple tinned steel, I offer at 25 cents a set, new ones cost 40 cents. I have just unloaded a car of roofing pitch and tar paper which is used for gravel roofs also to keep moths out of woolens. Remember that I am headquarters for Masonfruit jars and hay baling ties.

ED. STRAUSS, Corner Fourth and Mary Streets.

#### Don't be Deceived

I am still holding down Standard Granulated Sugar 20 pounds for one

Franco-American Food Co's French Soups, 3 pound cans, 30 cents each. Star Tobacco 40 eents per pound. Low prices on everything. Call and see JOE S. THOMPSON,

The Grocer.

#### Died.

Ittle Irene, the infant daughter of Mr. and Mrs. J. W. Foster, died in this city Saturday evening and was buried this morning at Walnut Springs at 11 o'clock.

We don't piece our work to make it fit, but make everything to order and guarantee it. Dallas Screen Co.

#### Removal Notice.

J. C. Stephenson & Son, undertakers, have moved from Austin street to 111 South 4th street where they are prepared to do undertaking work in the best style. They have with them a professional undertaker and embalmer who has eight years experience in a large southern city. We guarantee satisfaction. Open day and night. Telephone at store and residence. J. C. STEPHENSON & SON,

CONRAD!

### **CONRAD!**

### CONRAD

A CARD TO THE PUBLIC.

While it is true I have been chosen the President of the Louise and State Lottery Company, vice M. A. DAUPHIN, deceased, Istill retain the Presidency of the Gulf Coast Ice and Manufacturing Company, so all proposals for supplies, machinery, etc., as well as all other business communications should be addressed to me here as heretofore

LOCK BOX 1358

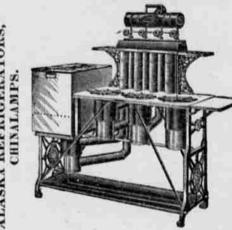
PAUL CONRAD,

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# The City Savings Bank CHARTERED FEB.:12, 1892. AUTHORIZED CAPITAL \$100,000.

No v offers 6 per cent, interest on deposit. Interest payable

### JONES BROS.

REAL ESTATE AND RENTAL AGENTS WACO, : TEXAS.

oity Saturday evening and was buried Have removed from Paciffe Hotel to Room 28, Provident Bld'g

## Livery Transfer

O. W. DAVID

PROPRIETOR.

The old Orand Building, North of Plaza,
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The finest vehicles and horses in the city. Call carriages for ladies a specialty and when desired, ladies can have a driver in livery. All trains met.

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